

All City of Fitchburg Employees



These programs are offered to all benefit eligible City of Fitchburg employees.

Please call to apply, get rates, ask questions, or schedule an appointment.

1-800-833-3429 x 86

scott.curtis@coloniallife.com

Short Term Disability Insurance- Helps you pay everyday living expenses and out-of-pocket expenses not covered by major medical plans. Provides a monthly benefit to replace your income if you are unable to work due to a covered disability. **Maternity benefits included!** Call for rates.

Accident Insurance-EVERYONE QUALIFIES* Helps offset unexpected medical expenses, such as deductibles and co-payments that can result from a fracture, dislocation or other covered accidental injury. 24 hour protection for on and off job injuries. Under \$5/week.

Cancer and Critical Illness Insurance- Pays \$5,000-\$75,000 (you select the amount) in the event of a Heart Attack, Stroke, Cancer, Major organ failure, End stage renal failure (dialysis), Coma, Blindness or Paralysis. Benefits for subsequent diagnosis too. Call for rates.

Medical Bridge Insurance-Helps offset unexpected medical expenses, such as deductibles and co-payments, that can result from a hospital admission and confinement. Pays \$500 when admitted to the hospital and \$200 or \$100 per day thereafter for up to 75 days. Maternity benefits too! Rates average \$3-\$6 per week.

Life Insurance -Individually owned and portable. Two plan options that provide lifetime coverage, build cash savings, and never increase in cost. No physicals \$100,000 or less. Call for rates.

* Important features of Colonial Life's coverage:

- Plans are payroll deducted and benefits are paid directly to you.
- You can continue coverage with no increase in premium when you retire or change jobs.
- Plans pay benefits regardless of any other insurance you may have with other companies.
- Most plans offer coverage for your spouse and dependent children.

Existing Policy Holders:
To file a claim or claim questions please call
1-800-325-4368.

Coverage is subject to policy exclusions and limitations that may affect benefits payable. See your Colonial Life benefits counselor for complete details.